

Form cscnods - ntccsclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-35698-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael D. Dold 2462 Gerald Court Atco, NJ 08004	Gina M. Dold 2462 Gerald Court Atco, NJ 08004
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Social Security No.:

xxx-xx-7901	xxx-xx-9864
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Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 27, 2023

JAN:

Jeanne Naughton  
Clerk

In re:  
Michael D. Dold  
Gina M. Dold  
Debtors

Case No. 17-35698-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jul 27, 2023

User: admin  
Form ID: cscnods

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Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:**

Recip ID	Recipient Name and Address
db	#+ Michael D. Dold, 2462 Gerald Court, Atco, NJ 08004-2816
jdb	#+ Gina M. Dold, 2462 Gerald Court, Atco, NJ 08004-2816
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
517245189	APG Pathology, P.O. Box 786061, Philadelphia, PA 19178-6061
517245183	+ Advocare Garden State Cardio, P.O. Box 3001, Voorhees, NJ 08043-0598
517245190	Arcadia Recovery Bureau LLC, RE: AtlantiCare, P.O. Box 70256, Philadelphia, PA 19176-0256
517245194	AtlantiCare Reg'l Med'l Ctr, P.O. Box 829600, Philadelphia, PA 19182-9600
517245193	AtlantiCare Reg'l Med'l Ctr, P.O. Box 786361, Philadelphia, PA 19178-6361
517245195	AtlantiCare Reg'l Med Ctr, P.O. Box 5995, Peoria, IL 61601-5995
517245191	Atlantic Emergency Associates, P.O. Box 88087, Chicago, IL 60680-1087
517245196	+ C&H Collection Services, P.O. Box 1399, Merchantville, NJ 08109-0399
517245199	+ Cardiovascular Associates of Del Valley, 120 White Horse Pike, Ste. 112, Haddon Heights, NJ 08035-1994
517245200	+ Carisbrook Asset Holding Trust, 300 Delaware Ave., 9th Floor, Wilmington, DE 19801-1607
517245201	+ Carisbrook/Roundpoint, 300 Delaware Ave., 9th floor, Wilmington, DE 19801-1607
517245207	Convergent Healthcare Recoveries, P.O. Box 6209, Dept. 0102, Kansas City, MO 64180-6209
517245208	Cooper University Physicians, P.O. Box 95000-4345, Philadelphia, PA 19195-4345
517245209	Emerg Phy Assoc Of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
517245213	+ Gloucester County EMS, P.O. Box 1016, Voorhees, NJ 08043-7016
517245219	Lourdes Cardiology Services, P.O. Box 824699, Philadelphia, PA 19182-4699
517245221	Physician Billing--PB CHOP, P.O. Box 788017, Philadelphia, PA 19178-8017
517245222	+ Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
517245224	+ Roundpoint Mortgage Servicing Corp, P.O. Box 19789, Charlotte, NC 28219-9789
517245232	+ Trystone Capital Assets LLC, 1874 Marlton Pike East #7, Cherry Hill, NJ 08003-2039
517245234	Virtua Health, P.O. Box 8500-8267, Philadelphia, PA 19178-8267
517245235	Virtua Health Voorhees, P.O. Box 8500-8267, Philadelphia, PA 19178-8267
517245236	Virtua Medical Group, P.O. Box 6028, Bellmawr, NJ 08099-6028
517245238	+ Waterford Twp. Tax Collector, 2131 Auburn Avenue, Atco, NJ 08004-1995
517245240	Wells Fargo Dealer Services, Attn Correspondence--MAC T9017-026, P.O. Box 168048, Irving, TX 75016-8048

TOTAL: 28

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 27 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 27 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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517245184	^ MEBN		Jul 27 2023 20:36:10	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
517245185	^ MEBN		Jul 27 2023 20:36:08	Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
517245187	^ MEBN		Jul 27 2023 20:37:35	Apex Asset Management, RE: Virtua, P.O. Box 5407, Lancaster, PA 17606-5407
517245188	^ MEBN		Jul 27 2023 20:37:35	Apex Asset Management, Re: Lourdes, P.O. Box 5407, Lancaster, PA 17606-5407
517245186	^ MEBN		Jul 27 2023 20:36:07	Apex Asset Management, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
517245197	Email/PDF: AIS.cocard.ebn@aisinfo.com		Jul 27 2023 20:47:49	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517245206	Email/Text: bankruptcy@congresscollection.com		Jul 27 2023 20:37:00	Congress Collection, 28552 Orchard Lake Rd St, Farmington Hills, MI 48334
517245198	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		Jul 27 2023 20:47:26	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517336418	Email/PDF: bncnotices@becket-lee.com		Jul 27 2023 20:58:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517245204	+ Email/PDF: Citi.BNC.Correspondence@citi.com		Jul 27 2023 20:47:37	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517245205	+ Email/PDF: Citi.BNC.Correspondence@citi.com		Jul 27 2023 20:58:13	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517349346	Email/Text: BNCnotices@dcmservices.com		Jul 27 2023 20:38:00	Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
517245211	^ MEBN		Jul 27 2023 20:36:59	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517245210	^ MEBN		Jul 27 2023 20:37:05	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517245214	+ Email/Text: Bankruptcy@ICSystem.com		Jul 27 2023 20:38:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517245215	+ Email/Text: Bankruptcy@ICSystem.com		Jul 27 2023 20:38:00	I C System, Inc, P.O. Box 64378, Saint Paul, MN 55164-0378
517245203	Email/PDF: ais.chase.ebn@aisinfo.com		Jul 27 2023 20:47:37	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517245202	Email/PDF: ais.chase.ebn@aisinfo.com		Jul 27 2023 20:47:20	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
517245217	+ Email/Text: PBNCNotifications@perituservices.com		Jul 27 2023 20:37:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517245218	+ Email/Text: PBNCNotifications@perituservices.com		Jul 27 2023 20:37:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517340457	+ Email/Text: bankruptcydpt@mcmcg.com		Jul 27 2023 20:38:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
517347292	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		Jul 27 2023 20:47:59	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517245220	^ MEBN		Jul 27 2023 20:35:47	Penn Medicine, Patient Pay, P.O. Box 824406, Philadelphia, PA 19182-4406
517350918	Email/Text: bnc-quantum@quantum3group.com		Jul 27 2023 20:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

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517245223	+ Email/Text: clientservices@remexinc.com	Jul 27 2023 20:37:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517344529	^ MEBN	Jul 27 2023 20:37:13	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
517245727	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 20:47:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517245227	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 20:47:16	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517245226	+ Email/PDF: gecsed@recoverycorp.com	Jul 27 2023 20:47:43	Synchrony Bank/TJX, Po Box 965005, Orlando, FL 32896-5005
517245230	Email/Text: bankruptcy@td.com	Jul 27 2023 20:38:00	TD Bank, N.A., 70 Gray Rd, Portland, ME 04105
517245231	Email/Text: bankruptcy@td.com	Jul 27 2023 20:38:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517367475	+ Email/Text: bncmail@w-legal.com	Jul 27 2023 20:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517245228	+ Email/Text: bncmail@w-legal.com	Jul 27 2023 20:38:00	Target, Po Box 673, Minneapolis, MN 55440-0673
517245229	+ Email/Text: bncmail@w-legal.com	Jul 27 2023 20:38:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517245233	+ Email/Text: EBankruptcy@UCFS.NET	Jul 27 2023 20:39:00	United Consumer Financial Services, 865 Bassett Rd, Westlake, OH 44145-1194
519077168	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 27 2023 20:47:24	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
517334613	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 27 2023 20:47:54	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
517245242	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 27 2023 20:47:20	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
517245239	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 27 2023 20:58:13	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517245192	*	Atlantic Emergency Associates, P.O. Box 88087, Chicago, IL 60680-1087
517245237	*	Virtua Medical Group, P.O. Box 6028, Bellmawr, NJ 08099-6028
517245212	##+	Genpact Services LLC, P.O. Box 1969, Southgate, MI 48195-0969
517245216	##+	KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
517245225	##+	Sage Capital Recovery, 1040 Kings Hwy North, Cherry Hill, NJ 08034-1925
517245241	##	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 0 Undeliverable, 2 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Lee Abt	on behalf of Joint Debtor Gina M. Dold leeabt2@verizon.net r40016@notify.bestcase.com
Lee Abt	on behalf of Debtor Michael D. Dold leeabt2@verizon.net r40016@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 7